GROUP POLICY AMENDMENT NO. 3

Attached to and made a part of Group Policy 755556-B issued to The School Board of Pinellas County, Florida as Policyholder.

Effective January 1, 2021, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. The Reductions In Insurance portion of the **Coverage Features** is amended to provide the following:

If you reach an age shown below, the amount of insurance will be the amount determined from the Schedule Of Insurance, multiplied by the appropriate percentage below:

AD&D Insurance:

Age	Percentage
70 through 74	65%
75 through 79	45%
80 or over	30%

AD&D Insurance for your Spouse will terminate on the last day of the calendar month in which your Spouse reaches age 70.

2. The When AD&D Insurance Ends section is amended to read as follows:

WHEN AD&D INSURANCE ENDS

AD&D Insurance ends automatically on the earliest of the following:

- 1. The date the last period ends for which a premium was paid for your AD&D Insurance.
- 2. The date the Group Policy terminates.
- 3. The last day of the calendar month in which your employment terminates.
- 4. The last day of the calendar month in which you cease to be a Member. However, if you cease to be a Member because you are not working the required minimum number of hours, your AD&D Insurance will be continued with payment of premium, during a leave of absence which is required by the federal or a state-mandated family or medical leave act or law, unless it ends under 1 through 3 above.

For your Spouse:

- 1. The date your AD&D Insurance ends.
- 2. The date of your divorce.
- 3. The last day of the calendar month in which your Spouse reaches age 70.

For your Child:

- 1. The date your AD&D Insurance ends.
- 2. The date your Child ceases to be a Child.

However, if your Child is Disabled on the day before AD&D Insurance would end because of the Child's age, AD&D Insurance will be continued with payment of premium while your Child remains continuously Disabled.

(WITH DEPS) SA.EN.FL.1X

STANDARD INSURANCE COMPANY

By

Chairman, President and CEO

Corporate Secretary